

CAPT. WILLARD TO THE GOOD PEOPLE

Some of the Views of the Weekly Press on His Announcement.

HIS LETTER DISCUSSED

It Has Attracted Attention in Every Part of the Old Commonwealth.

The announcement of Lieutenant-Governor Willard to the people of Virginia that he is a candidate for the Democratic nomination for Governor, the highest office within their gift, has attracted attention all over the State. A few editorial comments from the weekly press are given below:

The Appomattox and Buckingham Times says: The announcement of Colonel Joseph E. Willard for Governor, appears elsewhere in this issue. This announcement will appeal to our people, and with the Lieutenant-Governor's personal popularity no one need be surprised at his election. He is abundantly able to carry his fight into every precinct in the State, and with his strong platform of principles, Mr. Willard is at once a leading factor in the gubernatorial race. His mainly and patriotic convictions on the public school system, and especially his advocacy of the adoption of the single list of books will win him thousands of votes. We have urged the adoption of the single list books for many years in this paper and we are glad that Mr. Willard, who is elected Governor, will vote directly for this reform, has planted himself so firmly on this question.

The Augusta County Argus says: His long service in our Legislature and his holding the office of Lieutenant-Governor the present term of four years make him well qualified for the office to which he aspires as an honorable and deserving citizen.

The Charlottesville Chronicle, the weekly edition of the Charlottesville Progress, says: We have read and re-read Captain Joseph E. Willard's announcement of his candidacy for the Democratic nomination for Governor; and the more we read and ponder it the more pleased we are. In both matter and style it is an admirable paper; we have seldom seen a better. It shows that the Lieutenant-Governor is abreast—we should rather say is in the lead—of the most advanced ideas of progress and improvement in everything relating to the welfare of the State. While he discusses many topics of interest he gives principal consideration to the all-important subjects of the public schools and public roads, the two things that above all others demand the fostering care of our legislators and our public-spirited private citizens. We are specially gratified at the stress which Captain Willard lays on the importance of good primary, or elementary schools, as distinguished from the more advanced or high schools.

The Montgomery Messenger says: There are many things in his announcement that commend themselves to our readers and show that he has made these matters a careful study while he has been in public life. Although his announcement is a fine State paper and will do good.

The Amherst Progress highly commends Captain Willard's platform, and adds: We are glad to observe that Mr. Willard has a decided opinion on many of the questions prominent in Virginia politics. Politicians are so much given to "straddling," "hedging" and "dodging" that it is quite a relief to find one who raises positive issues.

The Rockbridge County News says: His announcement shows him to be aware of Virginia's needs and prepared, should his ambition be crowned with success, to give the State a progressive administration in keeping with the march of progress, which is so noticeable throughout the Old Commonwealth.

The Halifax Gazette says: Lieutenant-Governor Joseph E. Willard, in his address to the people of Virginia announcing his candidacy for the Governorship, after giving his views relative to public school system, good roads and other matters, has this to say on the subject of improved methods of auditing our State finances:

"Each department of the State Government should be operated upon the same strictly business lines as exist in private enterprises. I shall suggest improved methods of auditing our State finances. The methods in vogue are antiquated and not up to the requirements of the situation. The State of Virginia, under a continuous Democratic administration of many years, has escaped serious loss, but only on account of the character and integrity of our public servants. This, from a business standpoint, is not sufficient safeguard for our people.

The Clifton Forge Review says: In his platform of principles set forth in his letter, Mr. Willard advocates many policies dear to the people, and no one need be surprised to see him elected. With his knowledge of men, his business capacity and his standing socially and financially, he can accomplish much for the Old Dominion if he is given the opportunity.

The Salem-Times Register says: He is a young man of sterling worth and character, who has served his State and people faithfully and most acceptably in the Legislature and as Lieutenant-Governor.

The Southside Sentinel of Urbans says: It is with pleasure that we this week afford our thousands of readers the opportunity of perusing Captain Willard's manly, straightforward and forceful address to his fellow citizens of Virginia, which we observe has been given wide-spread publicity and is being received and commented upon with a regular January storm of approval. In fact, judging from the favor with which his candidacy is being received in all quarters, the star of this brainy, trustworthy and loyal young Virginian is rapidly gaining the ascendancy.

The questions upon which the address touches are all live and important ones. It is not the only such which engages the attention of the masses of thinking Virginians, and Captain Willard states his position on all of them definitely and specifically.

The Culpeper Enterprise says: Every Democrat in the district should vote for him. Colonel Willard is a broad-minded statesman worthy and well equipped to fill the exalted and important office of Governor of the old Dominion of States.

The Peninsula Enterprise says: We must concur with him in his views—and conclude that he is a gubernatorial candidate and that the affairs of our State will be in safe hands if he should be elected to the office to which he aspires.

The Winchester News-Item says: Joseph E. Willard's wealth makes it impossible that he should seek the office of Governor of Virginia for money; nor can he seek the place for the power the office

It Is What You Save Not What You Earn That Makes You Independent.

The American National Bank has a plan which will help you to save. One dollar is enough to begin with and the American National will loan you free of all cost A HOME SAVINGS BANK.

"A thousand men win competency by quietly saving their money, where one gets rich by speculation."

Besides the Offer to Loan a Home Bank to you free of cost, the American National Bank has made arrangements with the Rebate Check Company of America, Inc., whereby the bank will accept their Rebate Checks for 25 cents as part of the first deposit of all acceptable persons. Thus, to those who hold Rebate Checks, 75 cents is all that is necessary to open a bank account for \$1, and the bank is as anxious for small accounts as it is for large ones. Interest will be paid on all savings accounts and no matter how small the account it will receive the most careful and painstaking attention. Money that is drawing interest is adding to itself every day and accumulative money is basis of all fortunes. The size of the first deposit is not as important as the resolution you form to commence saving. Great accumulations result from small beginnings just as surely as the oak grows from the acorn. Remember, it is what you save not what you earn that makes you independent. Nobody saves in large amounts. Do you possess that most valuable asset, "A balance at the bankers?" If not, why not? Now is your chance. The American National is at the corner of Tenth and Main.

Read and Reflect.

Seven million three hundred and five thousand four hundred and thirty-three men, women and children have on deposit in the Savings Banks of the United States, \$3,060,178,611, an average balance of \$418.81. A vast sum, is it not? And yet there is room for improvement, for while the United States leads the world in amount of savings deposits, four other nations lead this country in the number of savings depositors.

The German Empire, France, England and Japan, in the order named, placing the United States fifth in the list, so far as number is concerned, although first in amount of deposits.

The German Empire, with 60,000,000 people, has 24,809,714 Savings Bank Depositors, while Japan, with a population of 45,000,000, has 7,467,452 Savings Bank Depositors, leading the United States 162,019 depositors.

These figures are authentic, and were published in November, 1904, by the Bureau of Statistics of the Department of Commerce and Labor, and while they bear testimony to our great wealth, they also prove that but a small per cent. of our people have learned to save.

We could give you all sorts of illustrations of the vast benefits that are being derived every day all over the country from savings accounts, but just see by the following table what the habit of saving is doing for some parts of the country:

State.	Total Savings Deposits.	Number Depositors.	Average Amount Each Depositor.
Vermont	\$ 23,628,516	92,239	\$303 20
Maine	47,781,166	140,521	340 02
New Hampshire	65,757,019	159,782	411 35
Connecticut	116,406,675	305,951	380 47
Massachusetts	369,526,585	1,131,203	326 67
New York	1,131,285,943	2,365,583	482 45

You Keep the Little Bank.

The cut represents a Home Bank Safe, which the American National Bank has arranged to distribute among its customers and friends.

This private savings bank is loaned to you free of charge. One dollar of your account is held to insure the safe return of the bank, but remember, this dollar belongs to you, draws interest the same as your other deposits, and can be drawn by you at any time on the return of the bank.

The presence of this private Savings Bank in your home is equivalent to having a branch of our Savings Department always near you and always open. You can deposit money in it at any time and in any amount, and, once deposited, it must be brought to our Savings Department.

Money deposited in these Home Banks can only be taken out at our office, where the keys are kept. When brought to us the bank is opened, and the amount is counted in the presence of the depositor and placed to his credit in his pass book. Money left on deposit will draw interest, compounded semi-annually.

This is one of the best plans ever devised for encouraging economy and frugality in children, as money once placed in the Safe cannot be taken out except at our bank, and there it must be deposited. At the same time it gives a child valuable business experience, and the first lessons of economy are more easily learned if the savings are for some fixed or definite purpose.

Remember That Money at Interest Works for You Sundays, Holidays and Twenty-Four Hours a Day.

The Big Bank Keeps the Key.



Take one of these safes, make it an invariable rule to drop some amount, no matter how small it may be, into it every day, and you will be astonished and delighted at the close of the year to find how much you have accumulated.

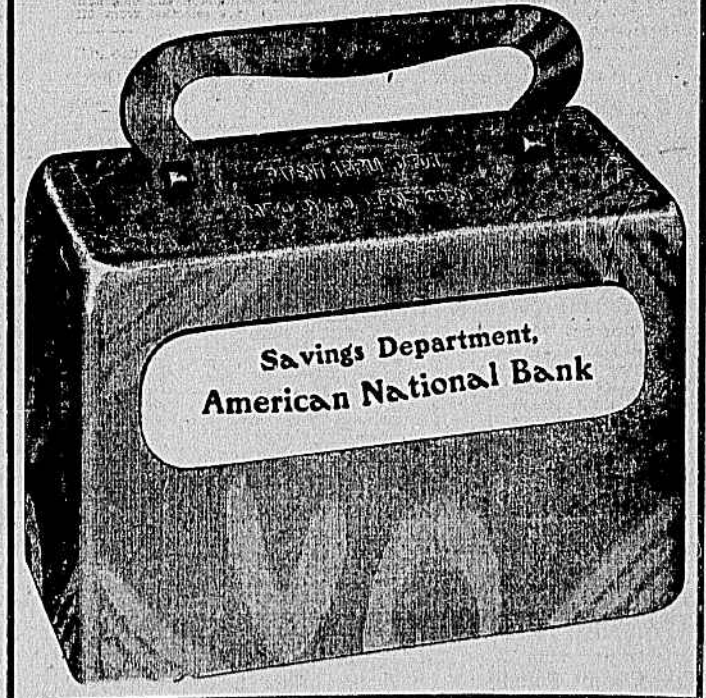
Call and get one or more of them for yourself and children. They will help you to save money, and the use of them costs you nothing.

Depositors will please notice that any sums of money that they may not wish to deposit in the small bank safe, may be brought to the bank and will be entered on their pass books in amounts of \$1.00 and over, the same as on any other bank account.

These Home Bank Safes are delivered to customers locked, and can be opened for removal of deposits only at the office of the American National Bank

We Want Your Savings Account.

The American National Bank, Richmond, Va.



OYSTER FAMINE.

Dealers Find It Impossible to Furnish the Palatable Bivalve.

Oysters are a luxury these days and will be for days to come. Many dealers are entirely out of the shell food and there are few restaurants and oyster bars that have any supply.

Mr. William Rueger said yesterday that it was impossible to get oysters from

either York River or Lynnhaven Bay. For a week past no oysters have been shipped from these points.

The Westmoreland Club is entirely without oysters, nor can they be had in town in any quantities.

The oyster famine has been occasioned by the fearful cold.

Ice has stopped the use of oyster tongs and possibly a week will elapse before the famine comes to an end.

Fish are scarce also and prices have advanced rapidly.

TOBACCO MARKET.

Offerings for the Week Very Light—Prices Remain Firm.

The loose leaf tobacco market closed for the week yesterday with very light sales, the receipts from the sun-cured territory being not near large enough to supply the demand.

This, of course, was due to the bad weather.

Such as was offered that was of decided character was readily taken by the eager buyers

at figures somewhat in advance of those recorded last week, some piles of vapers bringing \$25, and some good fillers going as high as \$14. The advanced prices that were noticed may not be regarded as a permanent advance.

The Produce Market.

"Just trying to keep warm, that literally about all we are doing to-day." Such was the language of a prominent produce commission merchant on Cary street yesterday, and a glance up and down the almost deserted thoroughfare was enough to convince one that

the merchant had accurately sized up the situation so far as the trade in country produce was concerned.

Eggs, fowls, apples, oranges, and a few other articles are much scarcer because of the unfavorable weather and a shade higher. Other things remain about as they were at the opening of the week. The produce men are longing for better weather because with its coming they can reasonably expect larger receipts and greater demands for country truck and eggs. It is felt that they are in the land of the living, in a business way.

You make both ways—a bank pays you INTEREST on the money you SAVE and the Rebate Check Company earns you DIVIDENDS on the money you SPEND.